



Congressman

Adam H. Putnam

Contact Information

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Helpful Resources
for Seniors

1-800-MEDICARE
TTY 1-877-486-2048
www.medicare.gov

Florida Department of
Elder Affairs
www.elderaffairs.state.fl.us

SHINE Program
(Serving Health
Insurance Needs of
Elders)

1-800-963-5337



Congress of the United States
Washington, DC 20515

Dear Fellow Floridian,

The new Medicare Prescription Drug benefit will soon be available to help millions of seniors save money on their prescription drug costs, including thousands across Florida's 12th Congressional District.

Starting November 15, 2005, all seniors with Medicare will be able to enroll in a plan to help them cover the cost of prescription drugs, and every person will have a choice of at least two drug plans that cover both brand-name and generic drugs, with extra help for those who need it most.

I have arranged several Medicare Drug Benefit seminars to answer any questions you may have on the new benefit, and hope you will attend one that is convenient for you. There will be representatives from Medicare and the Social Security Administration to answer any specific questions you may have.

As always, it is an honor to serve and represent you in the United States House of Representatives. Rest assured I am working hard for you and look forward to the many challenges and opportunities facing the 109th Congress.

May God continue to Bless America.

Sincerely,

Adam H. Putnam
Member of Congress

Update on Prescription Drug Coverage for Florida Seniors

brought to you by Congressman Adam H. Putnam

MEDICARE'S NEW PRESCRIPTION DRUG BENEFIT

Starting January 1, 2006, prescription drug coverage will be available for all seniors in Medicare.



Medicare will soon be offering financial help for your prescription drugs costs through Medicare prescription drug plans. Medicare will work with companies to offer these plans that will help you save money on your prescription drug costs. In order to get this help, you must choose and enroll in a Medicare prescription drug plan that meets your needs.

This newsletter includes some important information on this upcoming benefit, and I hope you will contact my office or Medicare at www.medicare.gov or **1-800-MEDICARE** should you require additional information or assistance.

Here's how you can get ready to take advantage of the new Medicare Prescription Drug Benefit:

Look over your current health insurance coverage to determine your current coverage and out-of-pocket drug costs.

Keep a list of the name, dosage, and cost of the prescriptions you use. Since different plans will cover different drugs, this information will help you choose a plan that meets your prescription needs.

If you have a limited income, check the mail for an application from the Social Security Administration to get extra help paying for a Medicare prescription drug plan.

If you have prescription drug coverage through a former employer or union, check with your benefits administrator - coverage may be different for you.

Do you have questions or want more information on the new Medicare Prescription Drug benefit? Don't miss Congressman Putnam's upcoming seminars on the new drug benefit.

Please call my district office at (863) 534-3530 or toll free at (866) 534-3530 for more information on these seminars.			
November 7, 2005	November 8, 2005	November 9, 2005	November 10, 2005
MONDAY	TUESDAY	WEDNESDAY	THURSDAY
11:00 am	10:00 am	10:00 am	11:00 am
Starlite Ballroom 395 Village Dr. Poinciana, FL	Community Hall, South Campus 1910 Pebble Beach Blvd Sun City Center	Saint Luke Ministries 910 W. Quincy St. Lakeland, FL	Bell Shoals Baptist Church 2102 Bell Shoals Rd. Brandon, FL
4:00 pm	3:00 pm	2:00 pm	
First Baptist Church 410 E. Church St. Bartow, FL	City of Lake Wales 201 West Central Ave. Lake Wales, FL	First Baptist Church at the Mall 1010 E. Memorial Blvd Room C-102 Lakeland, FL	The seminar begins at 12:00 pm, but lunch will be available at 11 am for \$5. Please RSVP by November 4th at (866) 534-3530 if you would like to reserve a lunch.



NEW PREVENTTIVE SERVICES NOW AVAILABLE

After 40 years of providing coverage for doctor visits, hospital stays, and surgeries, Medicare now covers preventive screenings in addition to offering prescription drug coverage. As part of the Medicare law, every new Medicare beneficiary can receive a free initial physical exam.

In addition to already covering screenings for glaucoma, as well as breast, cervical, colorectal, and prostate cancers, Medicare now covers new cholesterol, blood lipid, diabetes, and osteoporosis screenings, and new disease management programs. These screenings are important for seniors to maintain good health and a quality retirement.

MEDICARE AND OTHER ASSISTANCE FOR ELDER FLORIDIANS



Making the correct health insurance decision often depends on how knowledgeable you are about your benefits, options and rights. The **SHINE (Serving Health Insurance Needs of Elders) Program** provides elders and their caregivers with information and unbiased health insurance counseling. Through a network of trained volunteer counselors, assistance is provided regarding Medicare, Prescription Assistance, Long-Term Care Insurance, Medicaid, and a variety of other health insurance issues.

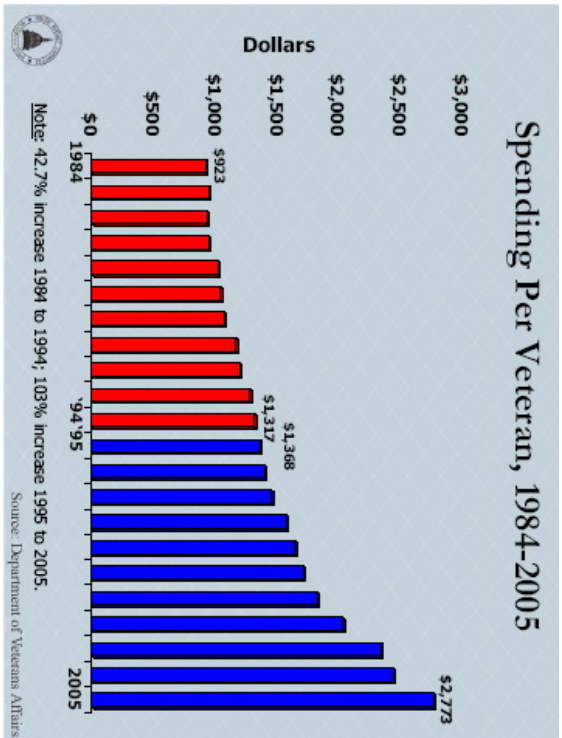
To contact a SHINE Counselor, call the ELDER HELPLINE at **1-800-963-5337** for more information and services available in your community.

VETERANS FUNDING A HIGH PRIORITY

Veterans’ issues remain an important focus for the 109th Congress. From ensuring that medical care is properly funded to enacting the Survivor Benefit Plan (SBP), Congress has worked diligently to bring the services needed, and deserved, to veterans across the country.

VA Medical Funding Shortfall Restored

Congress passed the FY 2006 Budget with my support on May 26, 2005, providing \$31 billion for veterans’ health programs.



On June 23, 2005, the Veterans Administration (VA) announced that they would experience more than a \$1 billion shortfall from their FY2005 enacted budget for veterans’ health programs. In July, 2005, both the House and Senate appropriated an additional \$1.5 billion for these FY 2005 medical services, which became public law on August 2, 2005. As a member of the Budget Committee, I will be sure to continue reviewing the financial needs of the Veterans Administration (VA) and work to ensure those needs are met.

Veterans Funding Increased Over Last 10 Years

Funding for veterans’ medical care is extremely important,

Medicare Prescription Drug Benefit, cont.

premium. You will have to pay this higher premium as long as you have a Medicare prescription drug plan.

What Medicare drug plans are available? Because people with Medicare receive treatment in different ways, you have choices about your drug coverage. There are two types of Medicare drug plans providing prescription drug coverage. There will be drug plans that only provide prescription drug coverage. These plans add drug coverage to original Medicare plans (Part A and/or Part B), Medicare Private Fee-for-Service plans that do not offer prescription drug coverage, and Medicare Cost plans. There will also be prescription drug coverage that is part of Medicare Advantage Plans (like a Medicare HMO, PPO, or Private Fee-for-Service Plan) and other Medicare Health Plans. You would get your Medicare health care and prescription coverage through these plans.

How should you compare Medicare drug plans? When you find drug plans you would like to compare, contact the companies offering the plans to obtain more information. Here are a few suggestions on good questions to keep in mind when comparing plans:

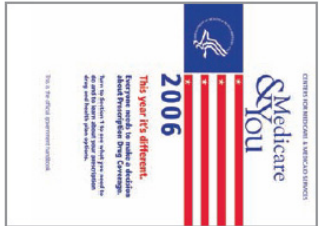
Step 1: Find out which plans cover your drugs. Drug plans will cover different generic and brand-name drugs in different drug categories on their drug lists. The drug list may not include your specific drug. However, in most cases, a similar drug that is safe and effective should be available.

Step 2: Find out the costs of each plan. Medicare drug plans can vary on how much they charge and how much they cover. For plans you are interested in choosing, compare the following for each plan:

- **Premium.** The monthly payment you make to get coverage.
- **Coinurance or Copayments.** Your share of your prescription drug costs. Medicare and your drug plan also pay a share of the costs.
- **Coverage limits.** Some plans may have you pay all drug costs beyond a certain limit. If you have limited income and resources, you may qualify for extra help paying for Medicare prescription drug coverage that can lower or even eliminate these costs.

Step 3: Find out each plan’s pharmacy and mail order options. Medicare will require plans to have convenient pharmacies from which you can choose. If you want to stay with a current pharmacy, find out if you can use your pharmacy with the drug plan. Some drug plans also allow you to get your prescriptions through the mail.

Geting more information. Detailed information about Medicare prescription drug plans in Central Florida is now available through Medicare and companies sponsoring plans. You should soon receive the **Medicare & You Handbook** in the mail with more information.



You can also call **1-800-MEDICARE** (1-800-633-4227) or visit **www.medicare.gov** to learn more. Of course, you may also contact my office for more help at (863) 534-3530, or visit **www.adamputnam.house.gov**. I will also be sponsoring Medicare Drug Benefit seminars to answer your specific questions. I have listed the information for these seminars on the front of this newsletter, and hope you will attend one that is convenient for you.

IMPORTANT DATES TO REMEMBER

September - November, 2005

If you have a Medigap policy, you will receive information in the mail about your options, which include keeping your coverage or enrolling in the Medicare prescription drug benefit and choosing a new Medigap plan.

October 1, 2005

Watch the mail for your **Medicare & You Handbook** with information on your options for obtaining prescription drug coverage and instructions on how to join a plan.

November 15, 2005

First day you can apply for prescription drug coverage.

January 1, 2006

Medicare drug coverage begins for those enrolled by December 31, 2005.

May 15, 2006

Last day to enroll in a Medicare prescription drug plan in 2006 without paying a penalty.